IN THE CLAIMS

Please amend the claims as follows:

1-20.   (Canceled)

21.   (Previously Presented) A computer-automated method for financial planning by managing stored data values representing spending resources of an organization, the method comprising the computer-implemented steps of:

receiving first data input that specifies a spending capacity for at least a portion of the organization;

in response to receiving the first data input, creating and storing spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input;

receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input;

automatically determining whether the planned expense data exceeds the spending capacity data;

storing the planned expense data in the public area only when the planned expense data does not exceed the spending capacity data, otherwise, transmitting a notification that the planned expense data exceeds the spending capacity data;

receiving a third data input that specifies a new spending capacity for the at least a portion of the organization, wherein the new spending capacity data defines the new spending capacity based on the third data input;

in response to receiving the third data input, modifying and storing the spending capacity data in the public area;

receiving a fourth data input that modifies the planned expense data for the portion of the organization, wherein the modified planned expense data is stored in the private area; and

automatically determining whether the modified planned expense data exceeds the new spending capacity data; and

replacing the planned expense data in the public area with the modified planned expense data only when the modified planned expense data does not exceed the new spending capacity, otherwise, transmitting a new notification that the modified planned expense data exceeds the new spending capacity data.

22.   (Previously Presented) A method as recited in Claim 21, wherein:

the organization is a business;

the portion of the organization is a department selected by user input from among a plurality of departments of the business;

the department is associated with at least one spend account;

the spending capacity is a limit on spending by the department; and

the criterion is satisfied only when a sum associated with the planned expense data does not exceed the spending capacity.

23.   (Previously Presented) A method as recited in Claim 21, wherein:

the portion of the organization is a department selected by user input from among a plurality of departments of a business; and

the department is associated with one or more financial plans that are created and stored in the private area based on user input from a business manager of the department.

24.   (Previously Presented) A method as recited in Claim 21, further comprising the computer-implemented steps of:

developing an object that is related to financial activity of the portion of the organization;

monitoring the object to identify financial activity in the portion of the organization; and

wherein the step of creating the planned expense data in the private area is carried out based on financial activity that is identified from monitoring the object.

25.   (Previously Presented) A method as recited in Claim 21, further comprising the computer-implemented steps of:

      receiving a request to modify the spending capacity for the portion of the organization;

      determining whether the request is allowable; and

      only when the request is allowable, updating the first data that is stored in the public area to reflect the request to modify the resource capacity for the portion of the organization.

26.   (Previously Presented) A method as recited in Claim 25, wherein the request to modify the resource capacity is user data input representing a request to increase the spending capacity.

27.   (Previously Presented) A method as recited in Claim 25, wherein the step of determining whether the request is allowable comprises the computer-implemented steps of:

      sending an electronic message to another portion of the organization, wherein the message describes the request to modify the spending capacity; and

      receiving an electronic response from the other portion of the organization, wherein the response indicates whether the request to modify the spending capacity is allowable.

28.   (Previously Presented) A method as recited in Claim 27, wherein the response specifies that the request to modify the spending capacity is allowable based on a different value of the resource capacity than an original value of the spending capacity specified in the request.

29.   (Previously Presented) A method as recited in Claim 21, further comprising the computer-implemented steps of:

      receiving user data input representing a modification to one or more planned expenses for the portion of the organization; and

      updating only the planned expense data that is stored in the private area.

30.   (Previously Presented) A method as recited in Claim 21, wherein:

the step of creating and storing the planned expense data in the private area includes the

step of creating and storing one or more private plan objects in the private area as part of a

department object that is associated with the portion of the organization; and

the step of storing the planned expense data in the public area includes the step of

creating one or more public plan objects as part of the department object.

31.   (Previously Presented) A computer-automated method for financial planning based on

managing spending resources in an organization that includes a plurality of sub-organizations,

the method comprising the computer-implemented steps of:

creating and storing a stored organizational data hierarchy that represents the

organization and the sub-organizations and comprises a plurality of hierarchical levels,

assigning one or more memory locations to each node of the stored organizational data

hierarchy to be used as a private area, wherein the private area is only accessible by users

associated with the node associated with the private area;

assigning one or more memory locations to the data hierarchy to be used as a public area,

wherein the public area is accessible by every user associated with the organizational data

hierarchy and wherein the public area is separate from the private area;

receiving first data that specifies a first resource capacity for a first hierarchical level

from the plurality of hierarchical levels;

receiving second data that defines one or more second resource capacities for one or more

sub-organizations in a second hierarchical level from the plurality of hierarchical levels, the

second resource capacities representing an allocation of at least a portion of the first resource

capacity;

storing the second data for a particular sub-organization of the one or more sub-

organizations in the private area associated with the particular sub-organization that is accessible

by users associated with the particular sub-organization;

receiving third data that specifies one or more planned resource allocations for each of

the one or more sub-organizations in the second hierarchical level; and

for each particular sub-organization of the one or more sub-organizations in the second

hierarchical level:

storing the third data in an additional private area associated with the particular sub-organization that is only accessible by users associated with the particular sub-organization;

automatically determining whether the third data exceeds the second resource capacity;

when the third data does not exceed the second resource capacity for the particular sub-organization, copying the third data from the additional private area to the public area that is accessible by users associated with the first hierarchical level and the second hierarchical level; and

when the third data does exceed the second resource capacity, transmitting a notification that the third data exceeds the second resource capacity;

receiving fourth data that specifies a third resource capacity for the first hierarchical level;

receiving fifth data that defines one or more fourth resource capacities for the one or more sub-organizations in the second hierarchical level, the fourth resource capacities representing an allocation of at least a portion of the third resource capacity;

storing the fifth data for a particular sub-organization of the one or more sub-organizations in the private area associated with the particular sub-organization that is accessible by users associated with the particular sub-organization

for each particular sub-organization of the one or more sub-organizations in the second hierarchical level:

storing the fifth data in the additional private area associated with the particular sub-organization that is only accessible by users associated with the particular sub-organization;

automatically determining whether the fifth data exceeds the fourth resource capacity;

when the fifth data does not exceed the fourth resource capacity for the particular sub-organization, copying the fifth data from the additional private area to the public area that is accessible by users associated with the first hierarchical level and the second

hierarchical level; and

when the fifth data does exceed the fourth resource capacity, transmitting a
notification that the fifth data exceeds the fourth resource capacity.

32.   (Previously Presented) A method as recited in Claim 31, further comprising the
computer-implemented step of:

for each particular sub-organization of the one or more sub-organizations in the second
hierarchical level, when the third data exceeds the second resource capacity for the particular
sub-organization:

receiving a request to modify the second resource capacity for the   particular sub-
organization;

determining whether the request is allowable; and

when the request is allowable, updating the second resource capacity for the
particular sub-organization.

33.   (Previously Presented) A method as recited in Claim 31, wherein the one or more
planned resource allocations includes one or more third resource capacities for one or more sub-
organizations in a third hierarchical level from the plurality of hierarchical levels.

34.   (Previously Presented) A method as recited in Claim 31, wherein the first hierarchical
level is associated with at least one spend account.

35.   (Currently Amended) A computer-implemented method for controlling spending in a
business that includes a plurality of departments, the method comprising the computer-
implemented steps of:

receiving first data input that specifies a spending capacity for a department from the
plurality of departments;

in response to receiving the first data input, creating and storing first data in a public area,
wherein the first data defines the spending capacity for the department, and wherein the public
area is accessible by every user in the plurality of departments;

receiving second data input that specifies one or more planned expenses for the department;

in response to receiving the second data input, creating and storing second data in a private area, wherein the second data defines the one or more planned expenses based on the second data input, and wherein the private area is only accessible by users in the department, and wherein the private area is separate from the public area;

automatically determining whether the second data [[input]] is greater than the first data [[input]];

when the second data [[input]] is greater than the first data [[input]],

rejecting the planned expenses related to the second data; and

transmitting a notification that the planned expenses have been rejected; and

when the second data [[input]] is not greater than the first data [[input]], storing the second data in the public area;

receiving third data input that specifies a new spending capacity for the department from the plurality of departments;

in response to receiving the third data input, creating and storing [[first]] third data in the public area, wherein the [[first]] third data defines the new spending capacity for the department;

receiving fourth data input that specifies one or more planned expenses for the department;

in response to receiving the fourth data input, creating and storing [[second]] fourth data in the private area, wherein the fourth data defines the one or more planned expenses based on the fourth data input;

automatically determining whether the fourth data [[input]] is greater than the third data [[input]];

when the fourth data [[input]] is greater than the third data [[input]],

rejecting the planned expenses related to the fourth data; and

transmitting a notification that the new planned expenses have been rejected; and

when the fourth data [[input]] is not greater than the third data [[input]], replacing the second data with the fourth data in the public area,

<u>wherein each private area is comprised of one or more computer memory locations</u> <u>assigned to each respective department, and wherein the public area is comprised of one or more</u> <u>computer memory locations assigned to the plurality of departments.</u>

36-37. (Canceled)

38.   (Previously Presented) A computer-readable medium carrying one or more sequences of instructions for financial planning by managing stored data values representing spending resources of an organization, wherein execution of the one or more sequences of instructions by one or more processors causes the one or more processors to perform the steps of:

receiving first data input that specifies a spending capacity for at least a portion of the organization;

in response to receiving the first data input, creating and storing spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input, and wherein the public area is accessible by every member of the organization;

receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input, and wherein the private area is only accessible by members of the portion of the organization, and wherein the private area is separate from the public area;

automatically determining whether the planned expense data exceeds the spending capacity data;

storing the planned expense data in the public area only when the planned expense data does not exceed the spending capacity data, otherwise, transmitting a notification that the planned expense data exceeds the spending capacity data;

receiving third data input that specifies a new spending capacity for the portion of the organization;

in response to receiving the third data input, creating and storing new spending capacity data in the public area, wherein the new spending capacity data defines the new spending capacity based on the third data input;

receiving fourth data input that specifies one or more new planned expense allocations for the portion of the organization;

in response to receiving the fourth data input, creating and storing new planned expense data in the private area, wherein the new planned expense data defines the one or more planned expense allocations based on the fourth data input, and wherein the new planned expense data represents a revised version of the one or more planned expense allocations based on the second data input;

automatically determining whether the new planned expense data exceeds the new spending capacity data; and

replacing the planned expense data in the public area with the new planned expense data only when the new planned expense data does not exceed the new spending capacity data, otherwise, transmitting a notification that the new planned expense data exceeds the new spending capacity data.

39.   (Currently Amended) A computer-automated apparatus for financial planning that manages stored data values representing spending resources of an organization, comprising:

means for receiving first data input that specifies a spending capacity for at least a portion of the organization;

means for creating and storing, in response to receiving the first data input, spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input, and wherein the public area is accessible by every member of the organization;

means for receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

means for creating and storing, in response to receiving the second data input, planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input, and wherein the private area is only

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accessible by members of the portion of the organization, and wherein the private area is separate from the public area;

means for automatically determining whether the planned expense data exceeds the spending capacity data;

means for storing the planned expense data in the public area only when the planned expense data does not exceed the spending capacity data, otherwise, means for transmitting a notification that the planned expense data exceeds the spending capacity data;

means for receiving third data input that specifies a new spending capacity for the portion of the organization;

means for creating and storing, in response to receiving the third data input, new spending capacity data in the public area, wherein the new spending capacity data defines new the spending capacity based on the third data input;

means for receiving fourth data input that specifies one or more new planned expense allocations for the portion of the organization;

means for creating and storing, in response to receiving the fourth data input, new planned expense data in the private area, wherein the new planned expense data defines the one or more new planned expense allocations based on the fourth data input, and wherein the new planned expense data represents a revised version of the one or more planned expense allocations based on the second data input;

means for automatically determining whether the new planned expense data exceeds the new spending capacity data; and

means for replacing the planned expense data in the public area with the new planned expense data only when the new planned expense data does not exceed the new spending capacity data, otherwise, means for transmitting a notification that the new planned expense data exceeds the new spending capacity data,

wherein each private area is comprised of one or more computer memory locations assigned to each respective portion of the organization, and wherein the public area is comprised of one or more computer memory locations assigned to the organization.

40.   (Previously Presented) A computer-automated apparatus for financial planning that manages stored data values representing spending resources of an organization, comprising:

a network interface that is coupled to a data network for receiving one or more packet flows therefrom;

a processor communicatively coupled to the network interface;

one or more stored sequences of instructions which, when executed by the processor, cause the processor to carry out the steps of:

receiving first data input that specifies a spending capacity for at least a portion of the organization;

in response to receiving the first data input, creating and storing spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input, and wherein the public area is accessible by every member of the organization;

receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input, and wherein the private area is only accessible by members of the portion of the organization, and wherein the private area is separate from the public area;

automatically determining whether the planned expense data exceeds the spending capacity data; and

storing the planned expense data in the public area only when the planned expense data does not exceed the spending capacity data, otherwise, transmitting a notification that the planned expense data exceeds the spending capacity data

receiving third data input that specifies a new spending capacity for the portion of the organization;

in response to receiving the third data input, creating and storing new spending capacity data in the public area, wherein the new spending capacity data defines the new spending capacity based on the third data input;

receiving fourth data input that specifies one or more new planned expense

allocations for the portion of the organization;

in response to receiving the fourth data input, creating and storing new planned

expense data in the private area, wherein the new planned expense data defines the one or

more planned expense allocations based on the fourth data input, and wherein the new

planned expense data represents a revised version of the one or more planned expense

allocations based on the second data input;

automatically determining whether the new planned expense data exceeds the new

spending capacity data; and

replacing the planned expense data in the public area with the new planned

expense data only when the new planned expense data does not exceed the new spending

capacity data, otherwise, transmitting a notification that the new planned expense data

exceeds the new spending capacity data.

41.   (Previously Presented) A method as recited in Claim 35, further comprising the

computer-implemented steps of:

when the second data input is greater than the first data input, receiving a request

to increase the spending capacity for the department;

determining whether the request is allowable; and

when the request is allowable, updating the spending capacity for the

department.

42.   (New) A computer-implemented method for financial planning of an organization, the

method comprising:

receiving first data input that specifies a spending capacity for at least a portion of the

organization;

in response to receiving the first data input, creating and storing spending capacity data in

a public area, wherein the spending capacity data defines the spending capacity based on the first

data input;

receiving second data input that specifies one or more planned expense allocations for the

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portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area as an expense plan, wherein the planned expense data defines the one or more planned expense allocations based on the second data input, and wherein the private area is configured to store a plurality of expense plans for the portion of the organization;

receiving a selection of one of the plurality of expense plans to provide a selected expense plan;

automatically determining whether the planned expense data in the selected expense plan exceeds the spending capacity data; and

storing the planned expense data from the selected expense plan in the public area only when the planned expense data does not exceed the spending capacity data, otherwise, transmitting a notification that the planned expense data exceeds the spending capacity data,

wherein each private area is comprised of one or more computer memory locations assigned to each respective portion of the organization, and wherein the public area is comprised of one or more computer memory locations assigned to the organization.